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*PREPARED BY:*  
*ADAMS & EDENS*  
*Foreclosure Department*  
*A Professional Association*  
*POST OFFICE BOX 400*  
*BRANDON, MISSISSIPPI 39043*  
*(601) 825-9508*  
*Bar #1131*

*RETURN TO:* ✓  
*ADAMS & EDENS*  
*Foreclosure Department*  
*A Professional Association*  
*POST OFFICE BOX 400*  
*BRANDON, MISSISSIPPI 39043*  
*(601) 825-9508*  
*Bar #1131*

Grantor:  
Lem Adams, III  
P.O. Box 400  
Brandon, MS 39043  
(601) 825-9508

Grantee:  
Federal National Mortgage Association  
P.O. Box 650043  
Dallas, TX 75265-0043  
(404) 398-6136

**BAC/Hay**  
**INDEXING INSTRUCTIONS:**  
Lot 127, Section C, Wellington Square East  
PUD, Section 27, T1S, R8W, Plat Book 100,  
Page 7, DeSoto County, MS

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on March 23, 2007, John A. Hay and Laurie D. Hay, husband and wife, executed a Deed of Trust to David A. Neal, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2694 at Page 180 thereof; and

WHEREAS, said Deed of Trust was assigned to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3091 at Page 555 thereof; and

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WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 3091 at Page 557 thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: June 22, 29 and July 6, 2010, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 21st day of June, 2010, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 13th day of July, 2010, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 127, Section C, Wellington Square East PUD, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 100, Page 7, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, bidding the sum of One Hundred Fourteen Thousand, Nine Hundred Eighteen and 38/100 Dollars (\$114,918.38) for all of the above-described property and said property was struck off to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, for said amount, and said bidder was declared the purchaser thereof.

WHEREAS, BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, has requested transfer and assignment of its bid to Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, as the highest and best bidder to Federal National Mortgage Association.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby convey unto Federal National Mortgage Association the land and property herein described.

WITNESS MY SIGNATURE on this the 21<sup>st</sup> day of July, 2010.

  
 LEM ADAMS, III  
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 21<sup>st</sup> day of July, 2010.

  
 NOTARY PUBLIC

My Commission Expires:

2-7-14



DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE

WHEREAS, on March 22, 2007, John A. Hay and Laurie D. Hay, husband and wife, executed a Deed of Trust to David A. Neal, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2894 at Page 180 thereof; and

WHEREAS, said Deed of Trust was assigned to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3091 at Page 555 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3091 at Page 557, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 13th day of July, 2010, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 127, Section C, Wellington Square East PUD, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 180, Page 7, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Volume No. 115 on the 22 day of June, 2010  
Volume No. 115 on the 29 day of June, 2010  
Volume No. 115 on the 6 day of July, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

This to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

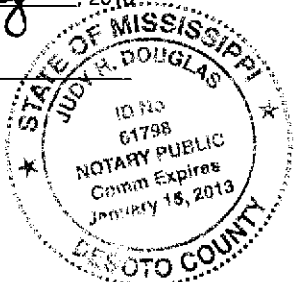
WITNESS my signature, on this the 18th day of June, 2010.

LEM ADAMS, III  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI  
39043  
(601) 825-9508  
A&E File #20548  
PUBLISH: June 22, 29 and July 6, 2010

Sworn to and subscribed before me, this 6 day of July, 2010.

BY Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 425 words @ .12 \$ 51.00  
B. 2 subsequent insertions of 850 words @ .10 \$ 85.00  
C. Making proof of publication and deposing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 139.00

5 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

Exhibit "A"